

In re:  
John H. Levens  
Debtor

Case No. 22-10018-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Apr 22, 2022

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2022:

Recip ID	Recipient Name and Address
db	John H. Levens, 2349 Victor Street, Easton, PA 18042
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
14659781	+ E05, 3920 Park Ave., Edison, NJ 08820-3002
14659765	E05 3920, Park Ave., Edison, NJ 08820
14659769	+ Fin Recovery, 200 East Park Drive, Mount Laurel, NJ 08054-1297
14659768	Fin Recovery, 2-- East Park Drive, Mount Laurel, NJ 08054
14659772	Midland Credit Management, 359 Camino Del La Reina 100, San Diego, CA 92108
14659789	Pennymac Loan 5, 6101 Condor Drive, Simi Valley, CA 93065
14659773	Pennymac Loan S, 6101 Condor Drive, Simi Valley, CA 93065
14659793	Rmp, Llc, 299 N New Rd., 76719
14659794	++ SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339 address filed with court:, Snap -On Credit, 950 Technology Way Ste 301, Libertyville, IL 60048-5339
14659795	TdBank USA/Target, 7000 Target Pkwy N Maill Stop Ncd 0450, Brooklyn Park, MN 55445-4301
14659796	Thd/Cbna, POBox 8497, Sioux Falls, SD 57117
14659763	+ cch/Boscovs, 121 Palmer Park Mall, Easton, PA 18045-2759
14659779	+ ch/ Boscovs, 121 Palmer Park Mall, Easton, PA 18045-2759

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Apr 23 2022 03:58:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	EDI: PENNDEPTREV	Apr 23 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 22 2022 23:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: taxclaim@countyofberks.com	Apr 22 2022 23:55:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 22 2022 23:55:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14659762	EDI: CAPITALONE.COM	Apr 23 2022 03:58:00	Capital One Bank, Po Box 31293, Salt Lake Cty, UT 84131-0293
14659778	EDI: CAPITALONE.COM	Apr 23 2022 03:58:00	Capital One Bank, Po Box 31293, Salt Lake Cty, UT 841310293
14659764	+ EDI: WFNNB.COM		

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		Apr 23 2022 03:58:00	Comenity Capital One Bank, POBox 182120, Columbus, OH 43218-2120
14659786	Email/Text: PBNCNotifications@peritussservices.com	Apr 22 2022 23:55:00	Kohl's, Po Box 3115, Milwaukee, WI 53201-3115
14659771	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 23 2022 00:00:06	Lvnv Funding Llc, 55 Beattie Place, Greenville, SC 29601-5115
14660608	+ EDI: AISACG.COM	Apr 23 2022 03:58:00	National Auto Finance Company, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14659774	Email/Text: Bankruptcy.Notices@pnc.com	Apr 22 2022 23:55:00	PNC Bank Na, Po Box 3180, Pittsburgh, PA 152303180
14659775	EDI: PRA.COM	Apr 23 2022 03:58:00	Portfolio Recovery A, 120 Corporate Blvd # 100, Norfolk, VA 235024952
14659776	Email/Text: accounting@recoveryrmg.com	Apr 22 2022 23:55:00	Rec Mgt Grp, 2901 Ubiversity Ave. Suite 29, Columbus, GA 31907

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14659766		Fin Recoveries, Recovery
14659782		Fin Recoveries, Recovery
14659767		Fin Recovery, 200 East Park Strive, 09054
14659783		Fin Recovery, 200 East Park Strive, 09054
14659770		Kohl's, Po Box 3115, Milwaukee, W1532013115
14659777		Rmp, Llc, 299 N New Rd. 76719
14659780	*+	Comenity Capital One Bank, POBox 182120, Columbus, OH 43218-2120
14659784	*	Fin Recovery, 2- East Park Drive, Mount Laurel, NJ 08054
14659785	*+	Fin Recovery, 200 East Park Drive, Mount Laurel, NJ 08054-1297
14659787	*+	Lvnv Funding Llc, 55 Beattie Place, Greenville, SC 29601-5115
14659788	*	Midland Credit Management, 359 Camino Del La Reina 100, San Diego, CA 92108
14659790	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank Na, Po Box 3180, Pittsburgh, PA 152303180
14659791	*	Portfolio Recovery A, 120 Corporate Blvd # 100, Norfolk, VA 235024952
14659792	*P++	RECEIVABLE MANAGEMENT GROUP, ATTN BANKRUPTCY, 2901 UNIVERSITY AVE STE #29, COLUMBUS GA 31907-7601, address filed with court:, Rec Mgt Grp, 2901 Ubiversity Ave. Suite 29, Columbus, GA 31907

TOTAL: 6 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2022 at the address(es) listed below:

District/off: 0313-4

User: admin

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Name	Email Address
CHARLES LOUIS ARANGIO	on behalf of Debtor John H. Levens charlesarangio@gmail.com
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>John H. Levens</u>	Social Security number or ITIN	xxx-xx-4927
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 22-10018-pmm			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

John H. Levens

4/21/22

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**